

Information to identify the case:

Debtor 1	<u>Amber M Jennings</u>	Social Security number or ITIN	xxx-xx-8121
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court District of New Jersey			
Case number: 19-21432-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Amber M Jennings

9/27/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Amber M Jennings
 Debtor

Case No. 19-21432-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Sep 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2019.

db
 518289865 +Amber M Jennings, PO Box 2016, Cinnaminson, NJ 08077-5016
 +ARS Account Resolution Services, 1643 NW 136th Ave, Bldg H, Suite 100,
 Fort Lauderdale, FL 33323-2857
 518289864 +Apex Asset Management, 1286 Carmichael Way, Montgomery, AL 36106-3645
 518289868 +Continental Finance Company, 4550 New Linden Hill Rd., Wilmington, DE 19808-2952
 518289873 +DJO Global, 2900 Lake Vista Dr., Lewisville, TX 75067-3889
 518289874 +Emergency Phys Association of S Jersey P, 101 Carnie Blvd., Voorhees, NJ 08043-1548
 518289876 +FBCS Inc., 330 S. Warminster Rd., Suite 353, Hatboro, PA 19040-3433
 518289881 Harris Automotive Group, LLC, 1010 Rte. 206, Bordentown, NJ 08505-2114
 518289884 +Lourdes Medical Associates, 500 Grove Street, Suite 100, Haddon Heights, NJ 08035-1761
 518289887 #+Nations Recovery Center, Inc., 6491 Peachtree Industrial Blvd., Atlanta, GA 30360-2100
 518289888 +Progressive Garden State Insurance Co., 6300 Wilson Mills Rd, Cleveland, OH 44143-2109
 518289891 +State of New Jersey, Office of the Public Defender, PO Box 850, Trenton, NJ 08625-0850
 518289894 Virtua Medical Group, PA, P.O. Box 6028, Bellmawr, NJ 08099-6028
 518289895 Vision Financial Corp., P.O. Box 7477, Rockford, IL 61126-7477

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 27 2019 23:55:15 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 27 2019 23:55:13 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518289863 +EDI: AARGON.COM Sep 28 2019 03:33:00 Aargon Agency Inc, 8668 Spring Mountain Road,
 Las Vegas, NV 89117-4132
 518289866 +EDI: VERIZONCOMB.COM Sep 28 2019 03:28:00 Cellco Partnerships, 180 Washington Valley Road,
 Bedminster, NJ 07921-2120
 518289867 E-mail/Text: bzero@celticbank.com Sep 27 2019 23:58:04 Celtic Bank Corp.,
 268 S. State St., Suite 300, Salt Lake City, UT 84111-5314
 518289869 +EDI: CCS.COM Sep 28 2019 03:28:00 Credit Collection Service, 725 Canton Street,
 Norwood, MA 02062-2679
 518289870 +EDI: CCS.COM Sep 28 2019 03:28:00 Credit Collection Service, PO Box 607,
 Norwood, MA 02062-0607
 518289871 E-mail/Text: electronicbkydocs@nelnet.net Sep 27 2019 23:55:17 Dept. of Education/Nelnet,
 121 S. 13th St., Lincoln, NE 68508-1904
 518289872 +E-mail/Text: electronicbkydocs@nelnet.net Sep 27 2019 23:55:17 Dept. of Education/Nelnet,
 3015 Parker Rd., Aurora, CO 80014-2904
 518289875 +E-mail/Text: bknotice@ercbpo.com Sep 27 2019 23:55:19 Enhanced Recovery Company,
 P.O. Box 57547, Jacksonville, FL 32241-7547
 518289878 EDI: BLUESTEM Sep 28 2019 03:33:00 Fingerhut/Webbank, 6250 Ridgewood Rd.,
 Saint Cloud, MN 56303-0820
 518289879 +E-mail/Text: bankruptcy@fnbinc.com Sep 27 2019 23:54:30
 First National Collection Bureau, Inc., 610 Waltham Way, Sparks, NV 89437-6695
 518289880 EDI: AMINFOFP.COM Sep 28 2019 03:33:00 First Premier Bank, 3820 N. Louise Ave.,
 Sioux Falls, SD 57107-0145
 518289882 EDI: JEFFERSONCAP.COM Sep 28 2019 03:28:00 Jefferson Capital Systems, LLC,
 16 McLeland Rd., Saint Cloud, MN 56303-2198
 518289885 +EDI: RESURGENT.COM Sep 28 2019 03:33:00 LVNV Funding LLC, 200 Meeting Street, Ste #206,
 Greenville, SC 29615-5833
 518289885 +E-mail/PDF: resurgentbknofications@resurgent.com Sep 27 2019 23:51:13 LVNV Funding LLC,
 200 Meeting Street, Ste #206, Greenville, SC 29615-5833
 518289886 +EDI: MERRICKBANK.COM Sep 28 2019 03:28:00 Merrick Bank,
 10705 South Jordan Gateway, Suite 200, South Jordan, UT 84095-3977
 518289890 EDI: DRIV.COM Sep 28 2019 03:28:00 Santander Consumer USA, P.O. Box 105255,
 Atlanta, GA 30348-5255
 518289889 +EDI: DRIV.COM Sep 28 2019 03:28:00 Santander Consumer USA, P.O. Box 961245,
 Fort Worth, TX 76161-0244
 518289892 EDI: VERIZONCOMB.COM Sep 28 2019 03:28:00 Verizon Wireless, P.O. Box 650051,
 Dallas, TX 75265-0051
 518289893 +EDI: VERIZONCOMB.COM Sep 28 2019 03:28:00 Verizon Wireless, 1095 Avenue of the Americas,
 New York, NY 10036-6704
 518289896 +EDI: BLUESTEM Sep 28 2019 03:33:00 Webbank/Freshstart, 6250 Ridgewood Rd.,
 Saint Cloud, MN 56303-0820

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518289883* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
 (address filed with court: Jefferson Capital Systems, LLC, 16 McLeland Rd.,
 Saint Cloud, MN 56303)

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 35

Date Rcvd: Sep 27, 2019

518289877 ##Financial Asset Management Systems, Inc., P.O. Box 451409, Atlanta, GA 31145-9409
TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 29, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on September 27, 2019 at the address(es) listed below:

Jorge Garcia on behalf of Debtor Amber M Jennings jgarcia@archerlaw.com, ahuber@archerlaw.com
Michael S. Greenblatt on behalf of Creditor Isabella Properties, LLC
michellebank@gllawoffice.com
Rebecca Ann Solarz on behalf of Creditor MidFirst Bank rsolarz@kmlawgroup.com
Thomas J Subranni trustee@subranni.com,
NJ84@ecfcbis.com; cwild@subranni.com; Subranni@premierremote.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5